

Substitute PTO/SB/08A-B (08-03)
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**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(use as many sheets as necessary)

Sheet **1** of **2**

Complete if Known

Application Number	09/628,567
Filing Date	July 31, 2000
First Named Inventor	Liu
Group Art Unit	2876
Examiner Name	A. Trail
Attorney Docket Number	A-69366/MAK/LM

U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No.	U.S. Patent Document Number-Kind Code ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
A	A1	5,025,372	06-18-1991	Burton et al.	
	A2	5,144,115	09-01-1992	Yoshida	
	A3	5,642,485	06-24-1997	Deaton et al.	
	A4	5,739,512	04-14-1998	Tognazzini	
	A5	5,761,650	06-02-1998	Munsil et al.	
	A6	5,806,045	09-08-1998	Bjorge et al.	
	A7	5,910,988	06-08-1999	Ballard	
	A8	6,009,411	12-28-1999	Kepecs	
	A9	6,047,269	04-04-2000	Biffar	
	A10	6,101,482	08-08-2000	DiAngelo et al.	
	A11	6,233,682 B1	05-15-2001	Fritsch	
	A12	6,246,997 B1	06-12-2001	Cybul et al.	
	A13	6,249,773 B1	06-19-2001	Allard et al.	
	A14	6,341,353 B1	01-22-2002	Herman et al.	
	A15	6,415,261 B1	07-02-2002	Cybul et al.	
	A16	6,424,949 B1	07-23-2002	Deaton et al.	
	A17	6,598,026 B1	07-22-2003	Ojha et al.	
	A18	6,609,106 B1	08-19-2003	Robertson	
	A19	6,611,814 B1	08-26-2003	Lee et al.	

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite No.	Foreign Patent Document Country Code ² Number ⁴ Kind Code ⁵ (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	⁶
A	B1	EP 0 474 360 A2	03-11-1992	Visa International Service Assoc		

NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	⁷
A	C1	ANONYMOUS, "@pos.com Unveils Internet Initiative for Web-Enabling Retail Point-of-Sale", PR Newswire, June 29, 1999, 4 pages.	
A	C2	BANK, DAVID, "Electronic Commerce Debuts on Internet", Austin American Statesman, April 12, 1994, page E1.	
A	C3	GAGE, DEBORAH, "Sun: Javawallet in pocket - Electronic wallet can organize, display transactions, credit data", Computer Reseller News, August 26, 1996, page 74.	

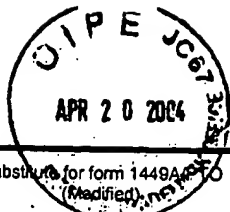
Examiner Signature	<i>Allyson Trail</i>	Date Considered	7/20/2004
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Substitute for form 1449A-PTO (Modified)		Complete if Known	
		Application Number	09/628,567
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Sheet	2	of	2

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AY	C4	GORADIA et al., "NetBill 1994 Prototype", Carnegie Mellon University, 1994, 91 pages. No month available.	

Examiner Signature	<i>Allyson Train</i>	Date Considered	7/20/04
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